

Information to identify the case:			
Debtor 1	Cynthia Michelle Mroz-Larsen		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	17-12857-BFK		
	Social Security number or ITIN	xxx-xx-0291	
	EIN	__-____	
	Social Security number or ITIN	_____	
	EIN	__-____	
	Date case filed for chapter	13 August 22, 2017	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cynthia Michelle Mroz-Larsen	
2. All other names used in the last 8 years	aka Cindy Mroz-Larsen, aka Cindy Larsen	
3. Address	218 Cedar Lane SE, Apt 55 Vienna, VA 22180	
4. Debtor's attorney Name and address	Jeremy Calvin Huang Woehrl Dahlberg Jones Yao PLLC 10615 Judicial Dr. Suite 102 Fairfax, VA 22030	Contact phone 7037550214 Email: jhuang@lawfirmvirginia.com
5. Bankruptcy trustee Name and address	Thomas P. Gorman 300 N. Washington St. Ste. 400 Alexandria, VA 22314	Contact phone (703) 836-2226 Email: ch13alex@gmail.com

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>200 South Washington Street Alexandria, VA 22314</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 703-258-1200</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 3, 2017 at 01:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Location: 115 South Union Street, Suite 206, Alexandria, VA 22314</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>

Filing deadline: December 4, 2017

Filing deadline: January 2, 2018

Filing deadline: February 20, 2018

Filing deadline: 30 days after the conclusion of the meeting of creditors

Debtor Cynthia Michelle Mroz-Larsen

Case number 17-12857-BFK

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held: November 2, 2017 at 01:30 PM, Location: Judge Kenney's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 S. Washington St., Ctrm III, Alexandria, VA 22314
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
14. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
15. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Cynthia Michelle Mroz-Larsen
 Debtor

Case No. 17-12857-BFK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: glennj
 Form ID: 309I

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Aug 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2017.

db	+Cynthia Michelle Mroz-Larsen, 218 Cedar Lane SE, Apt 55, Vienna, VA 22180-6622
tr	+Thomas P. Gorman, 300 N. Washington St. Ste. 400, Alexandria, VA 22314-2550
14024270	+Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14024271	+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14024274	+Equitableacc, 1200 Ford Road, Minnetonka, MN 55305-1616
14024275	+Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14024277	+Michael Larsen, 2121 Willhite Rd, Waterford, MI 48327-1375
14024280	+Seterus Inc, 14523 Sw Millikan Way St, Beavertton, OR 97005-2352
14024281	+Sst/suntrust, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: jhuang@lawfirmvirginia.com Aug 24 2017 01:49:21	Jeremy Calvin Huang,
	Woehrle Dahlberg Jones Yao PLLC, 10615 Judicial Dr., Suite 102, Fairfax, VA 22030	
14024268	+EDI: AMEREXPR.COM Aug 24 2017 01:48:00	Amex, Correspondence, Po Box 981540,
	El Paso, TX 79998-1540	
14024269	+EDI: CITICORP.COM Aug 24 2017 01:48:00	At&T Universal Citi Card, Po Box 6500,
	Sioux Falls, SD 57117-6500	
14024272	+EDI: WFNNB.COM Aug 24 2017 01:48:00	Comenity Bank, Po Box 182125,
	Columbus, OH 43218-2125	
14024273	EDI: DISCOVER.COM Aug 24 2017 01:48:00	Discover Financial Services, P.O. Box 30943,
	Salt Lake City, UT 84130-0943	
14024276	+EDI: CBSKOHL.COM Aug 24 2017 01:48:00	Kohls/Capital One, Kohls Credit, Po Box 3043,
	Milwaukee, WI 53201-3043	
14024278	+Fax: 407-737-5634 Aug 24 2017 02:27:15	Ocwen Loan Servicing, Llc,
	Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100,	West Palm Bch, FL 33409-6493
14024279	+E-mail/Text: bankruptcy@prosper.com Aug 24 2017 01:50:22	Prosper Marketplace Inc,
	Po Box 396081, San Francisco, CA 94139-6081	
14024282	+EDI: RMSC.COM Aug 24 2017 01:48:00	Synchrony Financial, PO Box 960061,
	Orlando, FL 32896-0061	
14024283	EDI: USBANKARS.COM Aug 24 2017 01:48:00	US Bank/Rms CC, Card Member Services,
	Po Box 108, St Louis, MO 63166-0000	
14024284	+E-mail/Text: bankruptcydept@wyn.com Aug 24 2017 01:50:17	Wyndham Vacation Resorts,
	6277 Sea Harbor Drive, Orlando, FL 32821-8043	

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2017 at the address(es) listed below:

Jeremy Calvin Huang	on behalf of Debtor Cynthia Michelle Mroz-Larsen	jhuang@lawfirmvirginia.com
Judy A. Robbins	ustpreregion04.ax.ecf@usdoj.gov	
Thomas P. Gorman	chl3alex@gmail.com,	tgorman26@gmail.com

TOTAL: 3